

**LIST OF TERMS AND CONDITIONS OF BACB  
APPLICABLE FOR INSTITUTIONAL CUSTOMERS  
VALID AS OF AUGUST 16, 2021**

<b><u>I. ACCOUNTS</u></b>	<b>LEVA</b>	<b>FOREIGN CURRENCY</b>
<b>1. Opening</b>		
A) Current accounts	Local entities - 10 BGN Foreign entities – 100 BGN	Local entities - 6 EUR Foreign entities – 50 EUR
* <i>Accounts of foreign entities will be opened within 5 working days after presentation of all required documents for opening of an account at the BACB counters</i>		
B) Review of documents for opening of an account of foreign legal entities /FLE/ and/or local legal entities /LLE/ owned 100% by FLE		
1. Registered in the EEA	400 BGN	200 EUR
2. Registered outside the EEA	1000 BGN	500 EUR
C) Review of documents for opening of an account of a LLE with over 25% foreign interest, held by FLE and/or with 25% to 100% owned by foreign individuals, registered outside the EEA	200 BGN	100 EUR
Note to point B) and C): 1/ <i>The Bank carries out the review of the documents submitted within 10 business days after receiving all relevant documents for opening the account.</i> 2/ <i>The fee paid will not be reimbursed upon refusal of the Bank</i>		
D) Time deposits	Free of charge	Free of charge
E) Accounts for registration of a new company	15 BGN	8 EUR
F) Special and escrow accounts	0.25%, min.200 BGN	0.25%, min.100 EUR
Special accounts for donation	Free of charge	Free of charge
E) Mass opening accounts of employees – single differentiated fee, based on number of opened accounts	30 BGN - up to 200 employees 50 BGN - from 201 to 500 employees 100 BGN - from 501 to 1000 employees 150 BGN - over 1001 employees	
F) Card deactivation fee due to wrong data submitted by an employer	8 BGN	
<b>2. Monthly maintenance</b>		depending on the currency of the account:
2.1. Local legal entities		
A) Receipt of statement upon each movement via e-mail, Virtual banking	12 BGN	9 EUR, 10.5 USD, 7.50 GBP
B) Receipt of monthly statement via e-mail	12 BGN	9 EUR, 10.5 USD, 7.50 GBP
C) Receipt of statement on paper at counters upon each movement	25 BGN	13 EUR, 15 USD, 11.50 GBP
D) Receipt of monthly statement on paper at counters	20 BGN	11 EUR, 13 USD, 10 GBP
E) Upon request (once per month)	20 BGN	11 EUR, 13 USD, 10 GBP
2.2. Foreign Legal Entities		
A) Receipt of statement upon each movement via e-mail, Virtual banking	24 BGN	13 EUR, 15 USD, 11.50 GBP
B) Receipt of monthly statement via e-mail	24 BGN	13 EUR, 15 USD, 11.50 GBP
C) Receipt of statement on paper at counters upon each movement	50 BGN	30 EUR, 33 USD, 27 GBP
D) Receipt of monthly statement on paper at counters	40 BGN	25 EUR, 29 USD, 22 GBP
E) Upon request (once per month)	40 BGN	25 EUR, 29 USD, 22 GBP
<b>3. SMS/ Email notification</b>		
A) Registration/Deregistration	3 BGN	
B) Amendment of package	1 BGN	
C) Package “Account notification”		
National operators		
50 pcs. SMS	7 BGN	
100 pcs. SMS	15 BGN	
150 pcs. SMS	20 BGN	
International operators		
50 pcs. SMS	20 BGN	

100 pcs. SMS	45 BGN
150 pcs. SMS	60 BGN

- 4. Safekeeping fee for balances over current, deposit and special accounts in BGN and EUR**
- up to BGN 5,000,000 total client's exposure calculated from the sum of the end-of-day balances on current, deposit and special accounts in BGN and EUR (in BGN equivalent at the BNB fixing rate) – Free of charge;
  - over BGN 5,000,000 total client's exposition calculated from the sum of the end-of-day balances on current, deposit and special accounts in BGN and EUR (in BGN equivalent at the BNB fixing rate) – 0.8% annual fee over the total client's exposition;

**Remarks for p.4:** 1/ The safekeeping fee shall apply for the real number of days in the year divided by 360. 2/ The fee shall not apply for: accounts of budget organizations; special accounts of notaries, private judicial enforcers, insurance brokers/agents, lawyers, investment intermediaries and other accounts on which third parties funds are kept; special accounts holding collateral for letters of credit, letters of guarantees and loans; special accounts for subscription of capital. 3/ The fee is due on a daily basis and will be debited from any client's account with available balance starting from the current account in BGN with highest available balance and in case of non-sufficient funds other client's current account in BGN, EUR, USD or other currency, if any, or special account, will be debited. 4/ The fee for non-working days is calculated and accrued on the first working day.

- |                                       |        |        |
|---------------------------------------|--------|--------|
| <b>5. Closure of current accounts</b> | 30 BGN | 18 EUR |
|---------------------------------------|--------|--------|

## **II. CASH TRANSACTIONS**

### **LEVA**

### **FOREIGN CURRENCY**

#### **1. Cash deposits**

- |                                      |                               |                                   |
|--------------------------------------|-------------------------------|-----------------------------------|
| A) Current accounts, Escrow accounts | Up to 2,000 BGN – 2 BGN       | Up to 1,500 EUR – 0.2%, min 1 EUR |
| Time deposits (not on maturity)      | 2,000.01 – 30,000 BGN – 0.25% | 1,500.01 – 10,000 EUR – 0.25%     |
|                                      | Over 30,000.01 BGN – 0.3%     | Over 10,000.01 EUR – 0.3%         |
| B) Time deposits (on maturity only)  | Free of charge                | Free of charge                    |
- The commissions for cash deposits are applied to the full amount of the transaction.

#### **2. Cash withdrawals**

- |   |                              |                                     |
|---|------------------------------|-------------------------------------|
| A) Current accounts, Escrow accounts  | < 2,000 BGN – 0.4% min 4 BGN | Up to 1,000 EUR – 0.5% min 2.50 EUR |
| Special accounts  | 2,000.01 – 30,000 BGN - 0.5% | Over 1,000.01 EUR – 0.6%            |
| Time deposits (not on maturity and with previous notice, if such is required)     | Over 30,000.01 BGN - 0.6%    |                                     |
| B) Time deposits (on maturity only and with previous notice, if such is required) | Free of charge               | Free of charge                      |
| C) Withdrawal without pre-advise (only with bank's consent)                       | Over 5,000 BGN – 0.65%       | Over 5,000 EUR/USD – 0.7%           |
| D) Declared to be withdrawn but not withdrawn                                     | 0.6%                         | 0.6%                                |
- The commissions for cash withdrawals are applied to the full amount of the transaction

#### **3. Cash transactions with coins (over 50 coins)**

- |   |                 |
|---|-----------------|
| A) Cash deposit of coins                                | 5%, min. 10 BGN |
| B) Cash withdrawals of coins (previous notice required) | 5%, min. 10 BGN |
| C) Other transactions with coins                        | 5%, min. 10 BGN |

- |   |                  |                  |
|---|------------------|------------------|
| <b>4. Cash collection and secured transport</b> | as per agreement | as per agreement |
|---|------------------|------------------|

- |                              |                    |                       |
|------------------------------|--------------------|-----------------------|
| <b>5. Check of banknotes</b> | 1 BGN per banknote | 0.50 EUR per banknote |
|------------------------------|--------------------|-----------------------|

**Notes:** 1/ For amounts from 5,000 BGN/EUR/USD to the equivalent of 50,000 EUR - 2 days (2 working days) previous notice is required and for bigger amounts – 3 days (3 working days) previous notice. 2/ The amounts for cash withdrawals with previous notice shall be paid by the Bank in the time intervals: 9am – 12am and 1pm – 5pm. 3/ Cash limits that are with fixed charge are valid for cash transactions made within the working day on all customer's accounts in one currency. 4/ Commissions and fees for time deposits on maturity are also applied for deposits with allowed cash deposits and/or cash withdrawals within the deposit terms on the dates when such transactions are allowed.

## **III. PAYMENTS**

### **LEVA**

### **FOREIGN CURRENCY**

#### **1. Incoming**

Free of charge

- A. Payments in EUR from banks from EEA, Switzerland, San Marino and Monaco – Free of charges
- B. Payments different from p. A above - up to 100 EUR – free of charge  
Over 100 EUR-0.1%, min 8 EUR, max 150 EUR

## 2. Outgoing

### 2.1. Payments in EUR towards banks within European Economic Area /EEA/, Switzerland, San Marino and Monaco

A) Written order		
SEPA transfer up to the equivalent of 51,129.19 EUR		2.30 EUR
SEPA transfer, equal or bigger the equivalent of 51,129.19 EUR		11.25 EUR
Transfer through TARGET2		11.25 EUR
B) Virtual banking		
SEPA transfer up to the equivalent of 51,129.19 EUR		0.61 EUR
SEPA transfer, equal or bigger the equivalent of 51,129.19 EUR		5.62 EUR
Transfer through TARGET2		5.62 EUR

### 2.2. Payments, different from p. 2.1. above

A) Written order	BISERA 4.50 BGN RINGS 22 BGN	0.18%, min 25 EUR, max. 300 EUR + 10EUR Value date – 2 working days 0.25%, min 35 EUR, max. 400 EUR + 10EUR Value date – 1 working day 0.35%, min 50 EUR, max. 500 EUR + 10EUR Value date – same day
B) Virtual banking (and/or other electronic device, including mass payment format )	BISERA 1.20 BGN RINGS 11 BGN	0.12%, min 15 EUR, max 290 EUR + 10EUR Value date – 2 working days 0.15%, min 25 EUR, max 250 EUR + 10EUR Value date – 1 working day 0.22%, min 35 EUR, max 350 EUR + 10EUR Value date – same day

### 2.3. Other fees related to payments

A) Utility payment - Virtual banking	Free of charge	
B) Subscription for automatic payment of utility bills and other services		
Registration for subscription	1 BGN	
Execution of payment	0.25 BGN	
Change of subscription's details, cancellation	1 BGN	
Notification	0.12 BGN for SMS 0.05 BGN for e-mail	
C) Cash transfer	BISERA 0.8%, min 8 BGN RINGS 0.8%, min 20 BGN	0.35%, min 50 EUR + 9 EUR Value date – 2 working days
D) Urgent processing of an outgoing foreign currency payment within 2 hours of the order's receipt		10 EUR

### 3. Internal payments

A) Written order	2 BGN	2 BGN
B) Processing of a payment initiated via Virtual banking (and/or other electronic device)	0.50 BGN 0.20 BGN in mass payment format	0.50 BGN

### 4. Direct debit

A) Request for direct debit	4 BGN (written order) 1.20 BGN (virtual banking)	
B) Payment of direct debit	as per III.2.2. A)	
C) Refusal for payment of direct debit	2 BGN	

### 5. Conditional payments

Treated as Letters of Credit                      Treated as Letters of Credit

### 6. Limits through the remote banking channels

A) Transactional portal of BACB Plus platform		
Daily (from 0.00h to 24.00h)	500,000 BGN	
Per document	500,000 BGN	
Weekly (from Monday 0.00h till Sunday 24.00h)	3,500,000 BGN	
B) Mobile banking application BACB Plus		
Daily (from 0.00h to 24.00h)	5,000 BGN	
Per document	5,000 BGN	
Weekly (from Monday 0.00h till Sunday 24.00h)	35,000 BGN	
C) Re-registration in the new platform for remote banking BACB Online	5 BGN	
D) One-time change of a daily limit in the new platform for remote banking BACB Online	50 BGN	

**Note for p.6:** 1/ Limits are in BGN-equivalent regardless the currency of the customer's account. 2/ Upon depositing of a Declaration by a customer at Bank's counters for setting up higher limits for a customer, users or accounts, the Bank sets up the new limits up to three working days.

### 7. Cancellation

30 BGN    40 EUR

## 8. Inquiries, claims, amendment

30 BGN

20 EUR

**Notes for part III:** 1/ Outgoing foreign currency transfers with value date next/same day shall be executed only with bank's consent (not applied for payments in euro towards banks within EEA with value date 1 working day). 2/ Upon use of multiple budget transfer, payment of each obligation will be considered and charged as a separate outgoing payment. 3/ Upon receipt of an incoming currency transfer with option "OUR" and in case the Bank is unable to collect its fees from the ordering bank, the Bank shall collect its fees for the incoming currency transfer from the Beneficiary. 4/ In addition to the commissions stated in p. 2 from the present section, when executing outgoing payments in foreign currency through a bank-correspondent with details of charges - option "OUR", additional charges of the banks correspondents are collected as follows: **A. Outgoing payments in EUR:** Up to EUR 12,500 – EUR 8, from EUR 12,500.01 to EUR 20,000 – EUR 13, from EUR 20,000.01 to EUR 30,000 – EUR 23, from EUR 30,000.01 to EUR 40,000 – EUR 33, from EUR 40,000.01 to EUR 50,000 – EUR 43, above EUR 50,000.01 – EUR 50. Exception: Outgoing payments up to EUR 12,500 to China and Switzerland with a SWIFT code of beneficiary's bank and an IBAN of the beneficiary (only for China - the account number) the additional charge for all countries is EUR 5. **B. Outgoing payments in USD:** up to USD 20,000 – USD 13, above USD 20,000.01 – USD 20. Because of the specific bank practice in USA, it is possible the beneficiary bank to levy additional charges and the beneficiary will receive lesser amount than originally instructed, nevertheless the payment is instructed with option "OUR". For all payments with same day value there is an additional charge of 10 EUR/USD. 5/ When executing an outgoing payment in foreign currency through TARGET2 or sending MT103 directly the beneficiary's bank, in addition to commissions stated in p. 2 from the present section, the additional charges requested by the final banks are collected also. 6/ The charge stated in p.3 from the present section is not collected when the transactions are between accounts of one and the same account holder.

## IV. DOCUMENTARY OPERATIONS

### A. LETTERS OF CREDIT

#### 1. Letters of credit opened by the bank

A) Pre-advice	50 EUR
B) Application for a credit facility for issue of letters of credit:	
- For small and medium enterprises	as per p. A.2 of part V
- For corporate customers	as per p. B.2 of part V.
C) Issuing letter of credit	
- With blocked cash collateral	min 0.35% but not less than 100 EUR per quarter or part of it
- Without blocked cash collateral	as per agreement
D) Express issue <sup>1</sup>	100 EUR
E) Payment	min 0.15% but not less than 50 EUR
F) Deferred payment / Accept	min 0.15% but not less than 50 EUR per month or part of it
G) Amendment	60 EUR (excluding increase of amount and/or extend of validity)
H) Increase of amount/ extend validity	As per IV.A.1.C). on the increased amount / for the extended period
I) Cancellation prior to maturity	60 EUR
J) Irregular documents	50 EUR
K) Revolving	min. 0.3% but not less than 60 EUR per quarter or part of it for the revolved amount
L) Preparation of a draft of L/C	70 EUR (collected only if the L/C will not be opened by the Bank)

#### 2. Letters of credit advised by the bank

A) Pre-advice	40 EUR
B) Advice	
- Without confirmation	min. 0.15% but not less than 50 EUR, max. 500 EUR
- With confirmation	as per agreement
C) Payment / Negotiation	min. 0.2% but not less than 50 EUR
D) Transfer	min. 0.3% but not less than 70 EUR, max. 600 EUR
E) Letter of assignment	min. 0.15% but not less than 50 EUR, max. 250 EUR
F) Amendment/Cancellation	60 EUR
G) Preliminary check of documents	50 EUR
H) Secondary check of documents returned for correction documents	50 EUR
I) Irregular documents	50 EUR
J) Processing and sending of documents	min. 0.15% but not less than 50 EUR
K) Deferred payment / Accept	min. 0.1% but not less than 50 EUR
L) Preparation of a draft of L/C	70 EUR (collected only if the L/C will not be advised by the Bank)

**Notes:** 1/ The commission for a letter of credit issued with option "about" will be calculated on the base of the LC amount increased with the percentage stated. 2/ If the LC states that all fees and charges are for beneficiary's account, but the Beneficiary refuses to pay them, the Bank has the right to collect them from the Applicant.

<sup>1</sup> Additional fee for issuing of letter of credit within 1 working day only after all required documents are presented by the client, the loan agreement is signed and the collateral is properly executed.

## **B. LETTERS OF GUARANTEE**

### **1. Letters of guarantee issued by the bank**

- A) Application for a credit facility for issue of bank guarantees:  
- For small and medium enterprises as per p. A.2 of part V  
- For corporate customers as per p. B.2 of part V.
- B) Issuing letter of guarantee  
- With blocked cash collateral min. 0.3% but not less than 60 EUR per quarter or part of it  
- Without blocked cash collateral as per agreement
- C) Express issue<sup>2</sup> 100 EUR
- D) Payment min. 0.15% but not less than 30 EUR, max. 500 EUR
- E) Amendment 60 EUR (excluding increase of amount and/or extend of validity)
- E) Increase of amount/ extend validity As per IV.B.1.B) on the increased amount / for the extended period
- F) Cancellation 60 EUR

### **2. Letters of guarantee advised by the bank**

- A) Pre-advice 40 EUR
- B) Advice  
- Without confirmation min 0.15% but not less than 50 EUR, max. 300 EUR  
- With confirmation as per agreement
- C) Payment min. 0.15% but not less than 30 EUR, max. 500 EUR
- D) Amendment/Cancellation 60 EUR

## **C. COLLECTIONS**

### **1. Documents sent for collection to other banks**

- A) Collection of documents/accept min. 0.25% but not less than 60 EUR
- B) Release documents "Free of payment" min. 0.25% but not less than 60 EUR
- C) Amendment 60 EUR
- D) Claims, Tracers 30 EUR

### **2. Documents for collection received by other banks**

- A) Collection of documents/ accept min. 0.25% but not less than 60 EUR
- B) Release documents "Free of payment" min. 0.25% but not less than 60 EUR
- C) Return of unpaid documents 60 EUR
- D) Amendment 60 EUR
- E) Claims, Tracers 30 EUR

## **V. LOANS**

### **A. MICRO AND SME LOANS<sup>3</sup>**

#### **1. Interest for micro and SME loans outside standard credit products**

- A) Working capital loan as per agreement
- B) Investment loan as per agreement
- \* Interest for micro and SME loans on standard credit products:  
- for standardized loan products – 5%  
- for loans under direct payments with insurance – 3.75%  
- for loans supported by guarantee from COSME - up to 5.50%  
- for investment loans supported by guarantee from National Guarantee Fund - up to 6.50%  
- for working capital loans supported by guarantee from National Guarantee Fund - up to 7%
- C) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED" as per agreement but not more than 3M EURIBOR + annual allowance to 4.2% to BGN and EUR (included in the price and Management Commission)

#### **2. Application**

- A) Loans, excl. those under B), C) and D) 0.15%, min. 150 BGN, max. 3,500 BGN
- B) Agricultural loan under Direct payments as per agreement, min. 0.1%, but not less than 100 BGN
- C) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED" Free of charge
- D) Loans supported by guarantee from COSME Free of charge

#### **3. Loan management and administration**

- A) For the first year as per agreement, min. 1% on the approved amount
- B) For the second and each subsequent year as per agreement, min. 0.5% on the PBO

<sup>2</sup> Additional fee for opening of letter of guarantee within 1 working day only after all required documents are presented by the client, the loan agreement is signed and the collateral is properly executed.

<sup>3</sup> Annual turnover below 25,000,000 BGN

C) Line of credit	as per agreement, min. 1% on the committed exposure
D) Overdraft	as per agreement, min. 1% on the committed exposure
E) Agricultural loan under Direct payments	according to the standard product
F) Loans supported by guarantee from COSME for the first year	as per agreement, max. 1% on the approved amount
<b>4. Commitment</b>	
A) Line of credit	2% on the unused amount
B) Overdraft	2% on the unused amount
<b>5. Early prepayment</b>	
A) Prepayment with own funds from the main activity	1.5% on the prepaid amount
B) In all other cases	4% on the prepaid amount
C) Credit line / overdraft	
- Prepayment with own funds from the main activity and loan agreement termination	1% on the committed exposure
- Prepayment and loan agreement termination in all other cases	4% on the committed exposure
D) Agricultural loan under Direct payments	5% on the prepaid amount
<b>6. Change of the terms and the conditions of the loan (excl. price changes), renewal for another one year period of overdrafts and credit lines</b>	
A) All loans, excl. those under B)	0.2%, min. 150 BGN, max. 3,500 BGN
B) Revolving credit line against direct payments	100 BGN
<b>7. Cancellation of a loan contract prior to maturity</b>	
A) Agricultural loan under Direct payments	5% on the amount initially approved
<b>8. Annual fee for risk assessment</b>	from 0.50% to 0.75% on the PBO
*Loans supported by guarantee from COSME	Free of charge

## **B. CORPORATE LOANS<sup>4</sup>**

<b>1. Interest</b>	as per agreement
<b>2. Application</b>	0.15%, min. 150 BGN, max. 5,000 BGN
<b>3. Loan management and administration</b>	
A) For the first year	as per agreement, min. 0.5% on the approved amount
B) For the second and each subsequent year	as per agreement, min. 1% on the principal balance outstanding
C) Line of credit	as per agreement, min. 1% on the committed exposure
D) Overdraft	as per agreement, min. 1% on the committed exposure
<b>4. Commitment</b>	
A) Line of credit	2% on the unused amount
B) Overdraft	1% on the unused amount
<b>5. Early prepayment</b>	
A) Prepayment with own funds from the main activity	1% on the prepaid amount
B) In all other cases	4% on the prepaid amount
C) Credit line / overdraft	
- Prepayment with own funds from the main activity and loan agreement termination	1% on the committed exposure
- Prepayment and loan agreement termination in all other cases	4% on the committed exposure
<b>6. Change of the terms and the conditions of the loan (excl. price changes), renewal for another one-year period of overdrafts and credit lines</b>	0.1%, min. 150 BGN, max. 5,000 BGN

## **VI. DEBIT AND CREDIT CARDS**

<b>A. LIMITS PER CARD (in the currency of the card)</b>	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
<b>1. Limits per transaction</b>		
- Cash withdrawal from ATM/POS	2000 BGN; 1000 EUR/USD	3000 BGN; 1500 EUR/USD
- Payment of goods and services at POS	10000 BGN; 5000 EUR/USD	11000 BGN; 5500 EUR/USD
- Cash withdrawal at merchant location	50 BGN; 25 EUR/USD	50 BGN; 25 EUR/USD
<b>2. Limits within 24hours</b>		
- Cash withdrawal from ATM/POS	4000 BGN; 2000 EUR/USD	4000 BGN; 2000 EUR/USD
- Payment of goods and services at POS	10000 BGN; 5000 EUR/USD	11000 BGN; 5500 EUR/USD
- Cash withdrawal at merchant location	2000 BGN; 1000 EUR/USD	2000 BGN; 1000 EUR/USD

<sup>4</sup> Annual turnover over 25,000,000 BGN

- Number of payments for the period	20	20
<b>3. Weekly limits</b>		
- Cash withdrawal from ATM/POS	7000 BGN; 3500 EUR/USD	7000 BGN; 3500 EUR/USD
- Payment of goods and services at POS	20000 BGN; 10000 EUR/USD	20000 BGN; 10000 EUR/USD
- Cash withdrawal at merchant location	3000 BGN; 1500 EUR/USD	3000 BGN; 1500 EUR/USD
- Number of payments for the period	60	60
<b>B. ISSUANCE AND SERVICE</b>	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
1. Card issuance	Free of charge	Free of charge
1.a) Issuing of each following card from the same type	5 BGN	NA
2. Express card issuance	50 BGN	50 BGN
3. Card reissuance:		
- due to expiration of validity	Free of charge	Free of charge
- on customer's request	15 BGN	25 BGN
4. Annual service fee:		
- main card	25 BGN /free of charge for the first year/	35 BGN
- additional card	20 BGN	25 BGN
<b>C. TRANSACTION FEES</b>	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
1. Cash withdrawal from:		
- ATM of the Bank	0.30 BGN	5 BGN + 1%, min.10 BGN
- other banks' ATMs in Bulgaria and EEA	1.10 BGN	5 BGN + 2%, min.10 BGN
- ATM abroad	5 BGN + 1.5%	5 BGN + 2%, min 10 BGN
2. Cash withdrawal at POS terminal		
- in Bulgaria and EU	10 BGN + 1.5%	6 BGN + 2%
- abroad	10 BGN + 1.5%	6 BGN + 2%
3. Payment of goods and services:		
- at POS terminal in Bulgaria and abroad	Free of charge	Free of charge
- online	Free of charge	Free of charge
- betting	2%	2%
4. Cash withdrawal at merchant location	0.30 BGN	0.30 BGN
5. Transactions through ePay.bg/B-pay	Free of charge	Free of charge
6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	1 BGN	NA
7. Express money transfer – Cash M – as of 01.05.2017	2 BGN	4 BGN
<b>D. FEES FOR ADDITIONAL OPERATIONS</b>	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
1. Refund	1%	1%
2. Blocking a card on cardholder request	Free of charge	Free of charge
3. Unblocking a card	Free of charge	Free of charge
4. PIN change at ATM in Bulgaria	Free of charge	Free of charge
5. Report for:		
- balance check at ATM in Bulgaria	0.30 BGN	0.30 BGN
- balance check at ATM abroad	2 BGN	
- balance check trough ePay/B-pay	Free of charge	Free of charge
- last 5 transactions at ATM in Bulgaria	0.30 BGN	0.30 BGN
6. Change of transaction limits	5 BGN	10 BGN
7. Ungrounded dispute of:		
- transaction made in Bulgaria	20 BGN	20 BGN
- transaction made abroad	20 BGN	20 BGN
8. Service „Secure online payments“:		
- registration	Free of charge	Free of charge
- second registration	5 BGN	5 BGN
9. Annual subscription for SMS message service	Free of charge	Free of charge
10. SMS message for authorized card transaction	0.12 BGN	0.12 BGN
11. Monthly statement sent by mail		Free of charge
12. Extraordinary statement:		
- for current year		5 BGN
- for previous years		10 BGN
13. Credit overlimit fee		10 BGN
14. Receiving a card in an office different from initially requested	10 BGN	10 BGN

15. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN	130 BGN
16. Non returned card, excluding cases of loss, theft and retention at ATM	5 BGN	5 BGN
17. Generation of a new PIN sent in a letter	5 BGN	5 BGN

#### E. INTEREST RATE

#### DEBIT CARD VISA BUSINESS

#### REVOLVING CREDIT CARD MASTERCARD BUSINESS

1. Interest rate on current account	As per Interest Rate Bulletin	
2. Reprice	At the end of each quarter	
3. Interest base	360/360	
4. Payments of goods and services:		
- with a card without collateral		16%
- with a card with collateral		13%
5. Cash withdrawals:		
- with a card without collateral		19%
- with a card with collateral		16%
6. Unauthorized overdraft or unauthorized credit limit exceeded or overdue payment	the legitimate interest on overdue liabilities for the respective currency +10%	contractual interest rate plus 10%

**Note:** 1/ Minimum balance is not required for accounts with debit cards

### VII. FEES AND COMMISSIONS FOR MERCHANTS WITH POS TERMINALS

#### A. MERCHANTS WITH PHYSICAL POS DEVICE

1. Initial setup fee	Free of charge
2. Express installation fee	100 BGN
3. POS deactivation and removal fee	35 BGN
4. Monthly communication fee for GPRS data card	5 BGN
5. Merchant commissions for accepting bank cards via POS terminal	as per agreement
6. Replacement of a real POS terminal model at the merchant's request	30 BGN
7. Amendment of data at a real POS terminal	5 BGN of a position

#### B. MERCHANTS WITH VIRTUAL POS FOR ACCEPTING PAYMENTS VIA INTERNET

1. Initial setup fee	Free of charge
2. Merchant commissions for accepting bank cards via internet	as per agreement
3. Annual merchant maintenance fee	160 BGN

### VIII. PRODUCT PACKAGES FOR SME

	<b>BACB START *</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
<b>A. Monthly service fee</b>	15 BGN	25 BGN	50 BGN	100 BGN
<b>B. Accounts</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Opening of a current account	Free of charge for 1 account	Free of charge for 1 account	Free of charge for 1 account	Free of charge for 1 account
2. Minimum balance on current account	Twice the subscription fee /30 BGN /	Four times the subscription fee /100 BGN /	Four times the subscription fee /200 BGN /	Three times the subscription fee /300 BGN /
3. Monthly maintenance	Free of charge for 1 account	Free of charge for 2 accounts /statements - daily in Virtual Bank upon movement/	Free of charge for 2 accounts	Free of charge for 2 accounts
4. Mass opening of accounts of employees	Free of charge	Free of charge	Free of charge	Free of charge
<b>C. Interest</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
	Current account with increasing interest according to the Interest Rate Bulletin of the Bank			
<b>D. Cash transactions</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Cash deposits	<u>For BGN:</u> Up to 4,000 BGN – 2 BGN Over 4,000 BGN - 0.2% <u>For EUR:</u> Up to 2,000 EUR - 1 EUR Over 2,000 EUR - 0.25%	<u>For BGN:</u> Up to 5,000 BGN – 2 BGN Over 5,000 BGN - 0.2% <u>For EUR:</u> Up to 2,500 EUR - 1 EUR Over 2,500 EUR - 0.25%	<u>For BGN:</u> Up to 6,000 BGN – 2 BGN Over 6,000 BGN - 0.2% <u>For EUR:</u> Up to 3,000 EUR - 1 EUR Over 3,000 EUR - 0.25%	According to the Bank's TC, Section II
2. Cash withdrawals with previous notice	<u>For BGN:</u> Up to 3,000 BGN - 3 BGN Over 3,000 BGN - 0.4%; <u>For EUR:</u> Up to 1,500 EUR – 1.5 EUR Over 1,500 EUR - 0.5%	<u>For BGN:</u> Up to 3,500 BGN - 3 BGN Over 3,500 BGN - 0.4% <u>For EUR:</u> Up to 2,000 EUR – 1.5 EUR Over 2,000 EUR - 0.5%	<u>For BGN:</u> Up to 4,000 BGN - 3 BGN Over 4,000 BGN - 0.4% <u>For EUR:</u> Up to 2,500 EUR – 1.50 EUR Over 2,500 EUR - 0.5%	According to the Bank's TC, Section II
<b>E. Payments</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Incoming foreign currency Transfers	0.1%, min. 8 EUR, max. 140 EUR (for payments different of payments in EUR for EEA, Switzerland, San Marino, Monaco)	0.1%, min. 8 EUR, max. 130 EUR	0.1%, min. 8 EUR, max. 100 EUR	for the first 5 pc. within the month - free of charge



2. Outgoing Payments through Virtual Bank					
A) Registration for banking via online mobile platform	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
B) Internal transfers	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
C) Outgoing transfers in leva					
- BISERA	Free of charge for the first 5 transfers within the month	Free of charge for the first 10 transfers within the month	Free of charge for the first 15 transfers within the month		For the first 25 pc. within the month - free of charge
- RINGS	According to the Bank's TC, Section III	9 BGN	8 BGN		8 BGN
D) Outgoing transfers in foreign currency	According to the Bank's TC, Section III	0.10% min. 10 EUR, max. 170 EUR value 2 working days	0.10% min. 10 EUR, max. 150 EUR value 2 working days		For the first 5 pc. within the month - free of charge value 2 working days and transfers in EUR for banks in EEA, Switzerland, San Marino, Monaco
E) File for mass payment					
-Internal transfers	Free of charge	Free of charge	Free of charge		Ordered by VB or electronically containing only inter-bank and BISERA transfers – 1 file per month – free of charge.
-Interbank transfers	1.20 BGN per row	1.20 BGN per row	1.20 BGN per row		
<b>F. International Debit Card</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>	
<b>Visa Business Debit</b>					
1. Card issuance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2. Reissuance of a card due to expiration of validity	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
3. Annual service fee for the main card (free of charge for the first year) and for the additional card	20 BGN / 10 BGN	20 BGN / 10 BGN	20 BGN / 10 BGN	20 BGN / 10 BGN	20 BGN / 10 BGN
4. Cash withdraw from ATM in BG and payment at POS in BG and abroad	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
<b>G. International Credit Card</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>	
<b>MASTERCARD BUSINESS</b>					
1. Credit Card issuance					
2. Payment at POS in BG and abroad	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
<b>H. Business Loans</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>	
1. SME Loans	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 50 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 100 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 200 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 200 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 200 BGN

1/ In order to use BACB Start package, the Client must have company deposit of the amount not less than BGN 20 000 /or their equivalent in another currency/. 2/ The change in the number of transactions which are free of charge will enter into force as of 01.01.2020.

## **IX. FINANCIAL INSTRUMENTS TRADING SERVICES ON THE BULGARIAN CAPITAL MARKET**

### **A. Trading Services for Financial Instruments Listed on Regulated Market**

1. New client registration and opening of account with the Central Depository (CD)	5 BGN
2. Trading with securities on Bulgarian Stock Exchange)	
2.1. Trades with shares, compensatory instruments and rights, etc.	
a) Order size up to 20,000 BGN	0.5%, min. 5 BGN
b) Order size 20,000.01 – 100,000 BGN	0.4%
c) Order size above 100,000.01 BGN	upon agreement
2.2. Trades with corporate bonds	
a) Order size up to 20,000 BGN	0.2%, min. 5 BGN
b) Order size 20,000.01 – 100,000 BGN	0.15%
c) Order size above 100,000.01 BGN	upon agreement
2.3. Order not executed or cancelled	5 BGN
2.4. Trades with Government securities	
A) Nominal up to 500 000 BGN	0.1%
B) Nominal over 500 000.01 BGN	upon agreement
3. Participation in Public Auctions	
3.1. Trades paid in compensatory instruments	upon agreement, min. 20 BGN
3.2. Trades paid in BGN	
a) Order size up to 20,000 BGN	0.6%, min. 5 BGN
b) Order size 20,000.01 – 100,000 BGN	0.4%
c) Order size above 100,000.01 BGN	upon agreement
4. Participation in IPOs or SPOs	upon agreement
5. Participation in Capital Increase Procedures of a public company	5 BGN

6. Trades with shares in relation with Tender Offer Procedures upon agreement

## **B. OTC Trades**

upon agreement

## **C. Maintenance Fee for Financial Instruments Account**

1. Maintenance fee for financial instruments account for non-professional clients 0.06% on annual base, min. 3 BGN per quarter  
2. Maintenance fee for financial instruments account for professional clients free of charge

## **D. Transfer of Securities**

1. Transfer of securities held in client's own acc. with CD to client acc. with BACB 5 BGN  
2. Transfer of securities held in client acc. with another Broker to client acc. with BACB free of charge  
3. Transfer of securities held in client acc. with BACB to client acc. with another Broker 20 BGN  
4. Transfer of securities held in client acc. with BACB to client's own acc. with CD 5 BGN

## **E. Other Services**

1. Issuing of certificates and/ or reports of the held financial instruments and/ or executed trades on hard copies 15 BGN per item  
2. Proxy voting and representation upon agreement  
3. Investment consulting and analyses upon agreement  
4. Preparation of Public Offering Memorandum upon agreement  
5. Securities underwriting upon agreement  
6. Asset management upon agreement

**Notes:** 1/ For services that are not covered by these Terms and Conditions and/or are contracted between the Client and the Bank are subject to those negotiated between the Client and the Bank. 2/ The fee as per item C.1 is calculated monthly on an annual base as a percentage of the average monthly volume of the financial instruments, valued as of the end of the month. The fee is due at the end of each calendar quarter. The Clients eligible to the requirements for professional clients as per § 1, item 10 from the Additional Provisions of MFIA and who have declared/ proved it. 3/ The fee as per item A.4. depends on the selected placement method.

## **X. REGISTRATION AGENT SERVICES**

1. Depository receipt (e-certificate) of financial instruments, held in client acc. with BACB 5 BGN  
2. Duplicate of a Depository Receipt 15 BGN  
3. Personal data change at CD register 15 BGN  
4. Inheritance and/ or donation procedures:  
4.1. Report and blocking of securities and compensatory instruments in case of inheritance and transfer in case of inheritance 50 BGN  
4.2. Report and blocking of securities and compensatory instruments in case of inheritance by testament/legacy/ and transfer in case of inheritance by testament/legacy/ 70 BGN  
5. Transfer of securities and compensatory instruments in case of donation 50 BGN  
6. Transfer of securities and compensatory instruments in a court decision execution 50 BGN  
7. Transfer of securities and compensatory instruments as a Registration Agent as per agreement, for deals with financial instruments preliminary agreed directly between the parties min. 50 BGN for each party  
8. Portfolio Certificate of a Physical person 40 BGN  
9. Extended Portfolio certificate of a Physical person 50 BGN  
10. Portfolio Certificate of a Physical person as of a past period 50 BGN  
11. Portfolio Certificate of a Legal entity 150 BGN

## **XI. ADDITIONAL SERVICES**

1. Confirmations to auditors 80 EUR  
2. Bank certificate Bulgarian language - 15 EUR  
English language – 20 EUR  
Certificate of residual debt on credit 90 BGN  
3. Bank reference Bulgarian language - 25 EUR  
English language – 35 EUR  
4. SWIFT 10 EUR  
SWIFT for opening/issuing of a Letter of credit or Letter of guarantee 20 EUR  
5. Additional statement\* of account for current year 5 EUR  
for previous year 10 EUR  
(\*for clients receiving statements “upon request” – one statement per month will not be charged)  
6. Post charges, fax, e-mail within Bulgaria 5 EUR / abroad 8 EUR  
7. Consultation under documentary operations 50 EUR  
8. Sending of documents with courier 50 EUR

9. Confirmation of authentication 50 EUR  
 10. Processing of a restraint 30 BGN  
 11.1. Providing information on accounts, at Account Holder's request following the requirements of the effective legislation  
 A) Information about presence of any clients' accounts in Bulgarian 30 BGN / in English 50 BGN  
 B) Statement of account current year 5 EUR / previous year 8 EUR  
 11.2. Proving account information requested by third party, different from the account holder (including private enforcement agents or public enforcement agents) following the requirements of the effective legislation in Bulgarian 30 BGN / in English 50 BGN  
*Note: The fees as per item 11.1 and item 11.2 shall be payable, when the information is required, pursuant to a court decision or a law/regulation of a governmental or regulatory body.*  
 12. Sending a statement of account in format MT940 30 BGN per month per account

## **XII. GENERAL TERMS**

- All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the transactions.
- The Customers pay all bank correspondents' charges and fees as well as all other fees arising in connection with their transactions.
- In case the funds in the Customer's account in the currency of transactions are insufficient to cover all charges due, BACB shall debit any other Customer's account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.
- In case the Customer has not specified who will cover the Bank's commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary's account but the Bank is unable to collect them, the Bank will charge the Customer.
- Non – customers pay in advance the due Bank's commissions and fees.
- For banking services not listed in the present Terms and Conditions as well as for special transactions, which require additional and specific work, the Bank commissions and fees shall be negotiated separately.
- All prices of services liable for taxation under the law of VAT, are with VAT included
- The present List of Terms and Conditions is adopted by the Management Board of the Bank on 23.08.2012, supplemented on 05.10.2012, 08.11.2012, 20.12.2012, 14.02.2013, 28.02.2013, 21.03.2013, 21.08.2013, 10.10.2013, 17.10.2013, 20.02.2014, 03.04.2014, 17.04.2014, 29.04.2014, 26.06.2014, 01.07.2014, 17.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 26.02.2015, 06.03.2015, 04.06.2015, 11.06.2015, 23.07.2015, 06.08.2015, 27.08.2015, 17.12.2015, 21.01.2016, 31.03.2016, 07.04.2016, 14.07.2016, 24.11.2016, 29.12.2016, 26.01.2017, 10.02.2017, 20.04.2017, 25.05.2017, 15.06.2017, 29.06.2017, 13.07.2017, 24.08.2017, 12.10.2017, 01.03.2018, 07.06.2018, 11.10.2018, 30.05.2019, 03.10.2019, 12.12.2019, 06.02.2020, 28.05.2020, 11.06.2020, 08.10.2020, 20.05.2021, 05.08.2021 and will enter into force as from August 16, 2021.

## **XIII. MAIN BANK CORRESPONDENTS**

<b>CURRENCY</b>	<b>BANK</b>	<b>SWIFT</b>	<b>BANK CODE</b>	<b>ACCOUNT №</b>
<b>EUR</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>000-55.053.581</b>
<b>USD</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>070-55.053.581</b>
<b>GBP</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>083-55.053.581</b>

### **BULGARIAN-AMERICAN CREDIT BANK AD**

**BIC BGUSBGSF, [www.bacb.bg](http://www.bacb.bg) TEL. +359 2 9058377, FAX +359 2 9444413, E-MAIL [bacb@bacb.bg](mailto:bacb@bacb.bg)**